

**Listing of Claims:**

Claim 1. (*Original*) A computer program product that includes a medium readable by a processor, the medium having stored thereon a set of instructions for a Web-based mortgage broker application, comprising:

(a) a first sequence of instructions which, when executed by the processor, causes said processor to publish a loan query Web page over a network, the Web page having a plurality of drop down list boxes from which a user may display and select parameters for a mortgage loan, a script routine for calculating mortgage loan add-on fees based upon parameters selected from the drop down list boxes, and having a submit button for submitting the parameters selected to a Web server;

(b) a second sequence of instructions which, when executed by the processor, causes said processor to retrieve updated mortgage loan add-on fees for selected mortgage loan parameters, re-compute add-on fees when add-on fees have changed, and to send a Web page displaying the re-computed add-on fees to a client computer; and

(c) a third sequence of instructions which, when executed by the processor, causes said processor to determine mortgage loan underwriting conditions based upon the parameters selected and to send a Web page displaying the mortgage loan underwriting conditions to the client computer.

Claim 2. (*Original*) The computer program product according to claim1, wherein said plurality of drop-down list boxes includes a list box for selecting a loan-to-value percentage.

Claim 3. (*Original*) The computer program product according to claim 1, wherein said plurality of drop-down list boxes includes a list box for selecting a loan amount.

Claim 4. (*Original*) The computer program product according to claim 1, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan repayment program.

Claim 5. (*Original*) The computer program product according to claim 1, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan interest rate.

Claim 6. (*Original*) The computer program product according to claim 1, wherein said first sequence of instructions further includes instruction for displaying text boxes for optionally entering information for identifying a borrower and a property to be mortgaged.

Claim 7. (*Original*) A Web-based mortgage broker application system for computing mortgage loan fees and determining mortgage loan underwriting conditions, comprising:

(a) a computer having a processor, an area of main memory for executing program code under the direction of the processor, and a disk storage device for storing data and program code;

(b) a data communication device connected to a network using hypertext transfer protocol, said computer being configured as a Web server;

(c) a software program code stored in said disk storage device and executing in main memory under the direction of said microprocessor, the software including:

( i ) pricing means for publishing a loan query Web page over a network, the Web page having a plurality of drop down list boxes from which a user may display and select parameters for a mortgage loan, a script routine for calculating mortgage loan add-on fees based upon parameters selected from the drop down list boxes, and having a submit button for submitting the parameters selected to a Web server;

( ii ) update means for retrieving updated mortgage loan add-on fees for selected mortgage loan parameters, re-compute add-on fees when add-on fees have changed, and to send a Web page displaying the re-computed add-on fees to a client computer; and

( iii ) condition means for determining mortgage loan underwriting conditions based upon the parameters selected and to send a Web page displaying the mortgage loan underwriting conditions to the client computer.

Claim 8. (*Original*) The Web-based mortgage broker application system according to claim 7, wherein said plurality of drop-down list boxes includes a list box for selecting a loan-to-value percentage.

Claim 9. (*Original*) The Web-based mortgage broker application system according to claim 7, wherein said plurality of drop-down list boxes includes a list box for selecting a loan amount.

Claim 10. (*Original*) The Web-based mortgage broker application system according to claim 7, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan repayment program.

Claim 11. (*Original*) The Web-based mortgage broker application system according to claim 7, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan interest rate.

Claim 12. (*Original*) The Web-based mortgage broker application system according to claim 7, wherein said pricing means further includes means for displaying text boxes for optionally entering information for identifying a borrower and a property to be mortgaged.

Claim 13. (*Original*) A Web-based mortgage broker application method for computing mortgage loan fees and determining mortgage loan underwriting conditions, comprising the steps of:

- (a) providing a Web server publishing a loan query Web page over a network, the Web page having a plurality of drop down list boxes from which a user may display and select parameters for a mortgage loan, a script routine for calculating mortgage loan add-on fees based upon parameters selected from the drop down list boxes, and having a submit button for submitting the parameters selected to a Web server;

- (b) retrieving updated mortgage loan add-on fees for selected mortgage loan parameters;

- (c) re-computing add-on fees when add-on fees have changed;

- (d) sending a Web page displaying the re-computed add-on fees to a client computer;

- (e) determining mortgage loan underwriting conditions based upon the parameters selected; and

- (f) sending a Web page displaying the mortgage loan underwriting conditions to the client computer.

Claim 14. (*Original*) The Web-based mortgage broker application method according to claim 13, wherein said plurality of drop-down list boxes includes a list box for selecting a loan-to-value percentage.

Claim 15. (*Original*) The Web-based mortgage broker application method according to claim 13, wherein said plurality of drop-down list boxes includes a list box for selecting a loan amount.

Claim 16. (*Original*) The Web-based mortgage broker application method according to claim 13, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan repayment program.

Claim 17. (*Original*) The Web-based mortgage broker application method according to claim 13, wherein said plurality of drop-down list boxes includes a list box for selecting a mortgage loan interest rate.

Claim 18. (*Original*) The Web-based mortgage broker application method according to claim 13, wherein said pricing means further includes means for displaying text boxes for optionally entering information for identifying a borrower and a property to be mortgaged.